

Certificate Number: 15317-PAM-DE-039836712

Bankruptcy Case Number: 20-00284



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 5, 2025, at 5:31 o'clock PM PDT, John Hebal completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 5, 2025 By: /s/Sharmagne Marquez

Name: Sharmagne Marquez

Title: Credit Counselor